

Table I. B. 2. b(1999) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	64. 6%	66. 3%	62. 4%	61. 6%	63. 1%	66. 2%	63. 7%	64. 9%
Industry group								
Agric., fish., forest.	56. 4%	62. 5%	54. 9%	59. 6%	51. 1%	54. 7%	61. 7%	52. 4%
Mining	89. 8%	80. 1%	79. 3%	93. 5%	85. 9%	91. 8%	84. 3%	90. 5%
Construction	61. 3%	67. 0%	63. 7%	57. 2%	56. 8%	67. 9%	62. 8%	58. 9%
Manufacturing	83. 0%	70. 8%	73. 9%	75. 8%	81. 1%	86. 6%	73. 3%	84. 3%
Transp., commu., util.	76. 1%	69. 8%	66. 8%	70. 8%	69. 3%	79. 5%	68. 6%	77. 2%
Wholesale trade	77. 4%	69. 2%	70. 4%	76. 7%	78. 1%	80. 6%	71. 9%	79. 6%
Retail trade	42. 7%	59. 4%	51. 1%	45. 4%	42. 5%	39. 8%	51. 5%	40. 7%
Fin., ins., real est.	76. 9%	75. 6%	73. 1%	75. 0%	75. 1%	78. 3%	75. 5%	77. 3%
Services	60. 1%	64. 9%	60. 1%	58. 0%	56. 0%	61. 7%	61. 9%	59. 4%
Unknown	100. 0% *	100. 0% *	*****	*****	*****	*****	100. 0% *	*****
Ownership								
For profit, incorporated	65. 1%	68. 2%	62. 8%	63. 3%	64. 8%	65. 7%	64. 5%	65. 3%
For profit, unincorporated	62. 3%	65. 5%	64. 9%	47. 4%	58. 2%	74. 4%	63. 4%	61. 5%
Nonprofit	62. 9%	59. 2%	57. 4%	60. 5%	59. 5%	67. 8%	59. 3%	63. 9%
Unknown	65. 3%	22. 0% *	53. 0% *	49. 7%	62. 1%	65. 8%	36. 9% *	65. 5%
Age of firm								
Less than 5 years	61. 6%	68. 8%	57. 5%	50. 5%	58. 0%	72. 8%	61. 9%	61. 3%
5-9 years	59. 7%	65. 9%	61. 3%	54. 9%	55. 2%	64. 4%	61. 1%	58. 0%
10-19 years	61. 5%	68. 2%	62. 7%	59. 7%	56. 9%	63. 5%	64. 3%	59. 1%
20 or more years	65. 5%	64. 5%	63. 6%	66. 1%	66. 3%	65. 1%	64. 7%	65. 7%
Unknown	66. 5%	37. 0% *	65. 5%	57. 1%	59. 3%	67. 0%	57. 1%	66. 5%
Multi/single status								
2 or more locations	65. 9%	68. 0%	66. 2%	66. 2%	64. 2%	66. 3%	68. 0%	65. 8%
1 location only	62. 1%	66. 3%	62. 0%	60. 1%	61. 0%	60. 3%	63. 2%	60. 4%
Percent full-time employees								
Less than 25%	20. 5%	31. 2%	14. 1%	18. 2%	14. 5%	26. 3%	22. 2%	20. 0%
25-49%	28. 3%	35. 4%	32. 3%	27. 6%	29. 7%	26. 7%	31. 6%	27. 5%
50-74%	49. 5%	55. 0%	47. 6%	42. 8%	46. 9%	51. 6%	49. 5%	49. 5%
75% or more	72. 5%	72. 7%	69. 6%	69. 6%	72. 1%	73. 8%	70. 7%	73. 0%
Union presence								
No union employees	63. 2%	66. 0%	62. 3%	61. 4%	62. 4%	63. 8%	63. 4%	63. 1%
Has union employees	71. 9%	74. 2%	63. 5%	66. 6%	70. 5%	73. 1%	66. 8%	72. 3%
Unknown	64. 1%	67. 8%	63. 8%	51. 5%	50. 6%	66. 1%	68. 7%	63. 9%
Percent low wage employees								
50% or more low wage	29. 8%	47. 5%	33. 4%	30. 5%	27. 9%	24. 5%	37. 1%	27. 0%
Less than 50% low wage	66. 5%	67. 6%	64. 4%	64. 4%	67. 4%	67. 6%	65. 4%	67. 1%
Unknown	66. 1%	59. 0%	57. 4%	52. 9%	56. 0%	67. 2%	60. 4%	66. 2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.2.b(1999) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.55%	1.27%	0.76%	0.95%	0.87%	0.76%	0.73%	0.69%
Industry group								
Agric., fish., forest.	3.99%	2.31%	6.59%	6.41%	11.73%	8.12%	3.27%	6.98%
Mining	2.85%	18.75%	21.08%	14.07%	13.23%	5.84%	17.50%	3.20%
Construction	1.08%	1.57%	2.23%	2.15%	3.70%	6.65%	2.03%	2.52%
Manufacturing	0.69%	2.37%	2.48%	0.79%	1.16%	0.71%	1.80%	0.73%
Transp., comm., util.	2.00%	5.02%	4.29%	3.89%	4.48%	2.50%	3.03%	1.97%
Wholesale trade	1.11%	1.94%	1.91%	2.37%	2.08%	1.42%	1.14%	1.28%
Retail trade	0.47%	2.89%	1.76%	0.88%	1.60%	0.84%	1.74%	0.59%
Fin., ins., real est.	0.85%	1.46%	3.07%	2.97%	1.84%	1.04%	1.45%	1.06%
Services	1.04%	1.57%	1.01%	1.34%	1.56%	1.37%	1.09%	1.37%
Unknown	31.62% *	31.62% *	*****	*****	*****	*****	31.62% *	*****
Ownership								
For profit, incorporated	0.57%	1.00%	0.78%	1.15%	0.91%	0.75%	0.72%	0.67%
For profit, unincorporated	2.21%	2.53%	3.52%	2.79%	3.84%	3.37%	2.44%	3.12%
Nonprofit	1.29%	3.92%	1.90%	1.04%	1.41%	1.91%	2.00%	1.50%
Unknown	2.34%	18.99% *	16.93% *	12.65%	4.49%	2.31%	15.14% *	2.32%
Age of firm								
Less than 5 years	1.30%	1.62%	2.79%	2.05%	2.63%	3.79%	1.50%	2.26%
5-9 years	1.34%	1.90%	1.34%	2.14%	4.22%	4.55%	1.30%	2.11%
10-19 years	0.47%	1.28%	1.02%	1.56%	2.57%	3.31%	0.67%	1.08%
20 or more years	0.68%	1.95%	1.46%	1.03%	1.08%	1.15%	1.31%	0.75%
Unknown	0.90%	13.77% *	8.87%	6.42%	3.32%	0.85%	5.55%	0.92%
Multi/single status								
2 or more locations	0.71%	4.10%	2.16%	1.69%	1.05%	0.79%	1.22%	0.74%
1 location only	0.49%	1.25%	0.83%	0.84%	1.46%	2.77%	0.77%	0.99%
Percent full-time employees								
Less than 25%	1.69%	2.47%	1.36%	1.98%	1.68%	3.25%	1.44%	2.19%
25-49%	0.51%	1.86%	1.78%	0.98%	1.22%	0.95%	1.28%	0.64%
50-74%	0.91%	1.73%	1.23%	1.31%	1.63%	0.98%	1.24%	0.90%
75% or more	0.52%	1.45%	0.84%	1.09%	0.84%	0.75%	0.68%	0.67%
Union presence								
No union employees	0.35%	1.18%	0.79%	0.80%	1.08%	0.47%	0.78%	0.45%
Has union employees	1.06%	3.66%	3.63%	4.13%	3.27%	1.62%	4.61%	1.10%
Unknown	2.33%	4.39%	6.84%	5.95%	7.48%	1.83%	4.16%	2.39%
Percent low wage employees								
50% or more low wage	1.22%	2.55%	3.48%	2.08%	3.88%	1.03%	2.47%	1.57%
Less than 50% low wage	0.64%	1.35%	0.74%	0.74%	0.94%	1.32%	0.73%	0.81%
Unknown	0.92%	3.79%	4.93%	6.21%	3.30%	0.75%	4.19%	0.94%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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